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Docket No. 3892-4000

THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Ranzini et al.

Group Art Unit: 2161

Serial No.: 09/501,874

Examiner: P. Elisca

Filed: February 10, 2000

For: SYSTEM AND METHOD FOR SECURE ELECTRONIC FUND TRANSFERS

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Technology Center 2100

AMENDMENT

Commissioner for Patents
Washington, D.C. 20231

Sir:

This Amendment is submitted in response to the Advisory Action dated February 8th, 2002, and further to the Final Rejection dated September 19th, 2001. A petition and fee for a two month extension of time is enclosed herewith. Also enclosed herewith is a Request for Continued Examination. No additional fees are believed due in connection with this Amendment, however in the event any additional fees are necessitated by this Amendment the Commissioner is hereby authorized to charge our deposit account no. 13-4500, order no. 3892-4000.

Applicants respectfully request reconsideration in view of the following amendments and remarks.

02/28/2002 JADDO1 00000037 09501874

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04 FC:203

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Docket No. 3892-4000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Ranzini et al.

Group Art Unit: 4487

Serial No.: 09/501,874

Examiner: Elisca, Pierre E.

Filed: 2/10/00

For: SYSTEM AND METHOD FOR SECURE ELECTRIC FUNDS TRANSFERS

AMENDMENT FEE TRANSMITTAL

Commissioner for Patents
Washington, DC 20231

Sir:

Transmitted herewith is an Amendment for the above-identified application.

No additional fee is required.

The additional fee has been calculated as shown below:

CLAIMS AS AMENDED

	Claims Remaining After Amendment	Highest No. Covered by Previous Payments	Extra	Rate	Additional Fee
Total Claims*	188 -	187	1	\$18.00/ \$9.00	\$ 9.00
Independent Claims	17 -	16	1	\$84.00/ \$42.00	\$ 42.00
Multiple Dependent Claims	(If claims added by amendment include Multiple Dependent Claim(s) and there was no Multiple Dependent Claim(s) in application before amendment add \$280.00 to additional fee (\$140.00 for small entity).)				
					TOTAL \$ 51.00

*Includes all independent and single dependent claims and all claims referred to in multiple dependent claims. See 37 C.F.R. §1.75(c).

Small entity status is or has been claimed.

Reduced Fees Under 37 C.F.R. §1.9(f) paid herewith \$51.00

Charge fee to Deposit Account No. 13-4500, Order No. _____. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

The Commissioner is hereby authorized to charge any additional fees which may be required for filing this amendment, including all fees pursuant to 37 CFR §1.17 for its timely consideration, or credit any overpayment to Deposit Account No. 13-4500, Order No. 3892-4000. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

____ Pages Sequence Listing

____ Computer disk(s) containing substitute Sequence Listing

Statement under 37 C.F.R. §1.825(b) that the computer and paper copies of the substitute Sequence Listing are the same.

A check in the amount of \$51.00 to cover the filing fee is attached.

Respectfully submitted,
MORGAN & FINNEGAN, L.L.P.

Dated: February 19, 2002

By: 
Angus R. Gill
Registration No. P-51,133

Correspondence Address:

MORGAN & FINNEGAN, L.L.P.
345 Park Avenue
New York, NY 10154-0053
(212) 758-4800 Telephone
(212) 751-6849 Facsimile